

## Claims

I claim:

1. A method for performing a commercial transaction via a network;  
specifying a commercial transaction for a particular user in a personal access module connected to the network;  
receiving the commercial transaction in a personal access link configured to operate according to a profile associated with the user;  
forwarding the commercial transaction to a financial institution system depending on the profile of the user; and  
forwarding the commercial transaction from the financial institution system to a selected merchant system depending on the profile of the user and the commercial transaction.
2. The method of claim 1 wherein the user profile is generated and updated using a mobile agent.
3. The method of claim 1 wherein the personal access module identifies the user and a method of payment.
4. The method of claim 1 wherein the personal access link is a web site operated by the financial institution system.
5. The method of claim 1 wherein the financial institution system is coupled to a plurality of merchant systems.

6. A system for performing a commercial transaction via a network;
  - a personal access module connected to the network for specifying a commercial transaction for a particular;
  - a personal access link configured to operate according to a profile associated with the user and for receiving the commercial transaction;
  - a financial institution system for receiving the commercial transaction depending on the profile of the user; and
  - a selected merchant system for receiving commercial transaction from the financial institution system depending on the profile of the user and the commercial transaction.